

**AMENDMENTS TO CLAIMS:**

Please amend the claims as follows:

1. (Currently Amended) A method of managing deductibles for insurance policies comprising:
  - providing a plurality of interrelated tables;
  - providing a plurality of policy variables for each table;
  - providing a first key reference in ~~one~~ a first table, the first key reference identifying a first specific group of the variables;
  - matching the first key reference to ~~another~~ a second table, the first key reference identifying a second specific group of variables and a plurality of additional key references; ~~and~~
  - matching the plurality of additional key references to a plurality of respective additional tables, the additional key references identifying a plurality of additional specific groups of variables; and to
  - ~~determined~~ determining a deductible for a related policy renewal, wherein the determining comprises comparing a first deductible with a second deductible.
2. (Currently Amended) The method as defined in claim 1 further comprising:
  - in the ~~one~~ first table, providing a geographical variable, a transaction variable and an effective policy date variable.
3. (Currently Amended) The method as defined in claim 2 further comprising:
  - in the ~~another~~ second table, providing ~~an~~ a first ~~old~~ deductible variable and a second new deductible variable.
4. (Original) The method as defined in claim 3 further comprising:
  - in one of the additional tables, providing variables distinguishing deductibles available to the policies.
5. (Currently Amended) The method as defined in claim 3 further comprising:
  - in another of the additional tables, providing variables identifying ~~movement~~ change from the ~~an~~ first ~~old~~ deductible to ~~a~~ the second new deductible.
6. (Currently Amended) The method as defined in claim 1 wherein the ~~one~~ first table controls an initial placement of the first key reference on the ~~another~~ second table.

7. (Currently Amended) The method as defined in claim 1 wherein the ~~another~~ second table controls each variable used to distinguish ~~an~~ a first ~~old~~ deductible variable from a ~~new~~ second deductible variable.
8. (Currently Amended) The method as defined in claim 7 wherein the additional tables respectively provide variables distinguishing deductibles available to the policies and identifying ~~movement~~ change from ~~an old~~ the first deductible to ~~a new~~ the second deductible.
9. (Currently Amended) ~~A system~~ computer-readable medium having a data structure thereon for managing deductibles for insurance policies, said data structure comprising:
  - a plurality of interrelated tables;
  - a plurality of policy variables in each table;
  - the variables in a first table including a geographical variable, a transaction variable and an effective policy date variable;
  - the variables in ~~another~~ a second table including ~~old~~ first deductible variables and ~~new~~ second deductible variables;
  - the variables in a further table distinguishing deductibles available to the policies;
  - and
  - the variables in an additional table ~~identifying movement from an old deductible to a new deductible~~ determining a deductible for a related policy.
10. (Currently Amended) ~~The system~~ computer-readable medium as defined in claim 9 wherein the first table includes a first key reference.
11. (Currently Amended) ~~The system~~ computer-readable medium as defined in claim 10 wherein the first key reference identifies a first specific group of variables.
12. (Currently Amended) ~~The system~~ computer-readable medium as defined in claim 11 wherein the first key reference is matched to the ~~another~~ second table.
13. (Currently Amended) ~~The system~~ computer-readable medium as identified in claim 12 wherein the first key reference identifies a second specific group of variables and a plurality of additional key references.

14. (Currently Amended) The ~~system~~ computer-readable medium as identified in claim 13 wherein the plurality of additional key references are matched to a plurality of respective additional tables ~~to determine a deductible for a related policy.~~
15. (Currently Amended) An information handling system for managing deductibles for insurance policies comprising:
  - a storage device storing a program;
  - a processor coupled to the storage device and operative with the program for processing data in a plurality of interrelated tables;
  - a plurality of policy variables in each table;
  - the variables in a first table including a geographical variable, a transaction variable and an effective policy date variable;
  - the variables in ~~another~~ a second table including ~~old first~~ deductible variables and new second deductible variables;
  - the variables in a further table distinguishing deductibles available to the policies;
  - and
  - the variables in an additional table ~~identifying-determining movement~~ a change from an old first deductible to a new second deductible for a related policy.
16. (Original) The system as defined in claim 15 wherein the first table includes a first key reference.
17. (Original) The system as defined in claim 16 wherein the first key reference identifies a first specific group of variables.
18. (Currently Amended) The system as defined in claim 17 wherein the first key reference is matched to the ~~another~~ second table.
19. (Original) The system as identified in claim 18 wherein the first key reference identifies a second specific group of variables and a plurality of additional key references.
20. (Currently Amended) The system as identified in claim 19 wherein the plurality of additional key references are matched to a plurality of respective additional tables ~~to determine a deductible for a related policy.~~